

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

David D Douglas, and  
Autumn N Douglas,  
Debtor(s).

CASE NO. 20-70304-JAD

Chapter 13

FILED  
9/28/23 12:47 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

Ronda J. Winnecour, Trustee,  
Movant(s),

Doc. # 74

vs.

David D Douglas, and  
Autumn N Douglas, Respondent(s).

**CONSENT ORDER OF COURT PROVIDING FOR DISPOSITION OF VEHICLE  
INSURANCE PROCEEDS**

WHEREAS, the Trustee is in receipt of \$1,634.68 (the "Insurance Proceeds") posted on 8/3/23, which represents the net insurance proceeds paid on the loss of the Debtors' 2011 CHEVROLET IMPALA;

WHEREAS, the Trustee is advised that the secured lender, i.e., FIRST COMMONWEALTH BANK (Cl #6) (the "Creditor") has been paid its full secured claim and has or will issue title in accordance with the requirements of the insurance company;

WHEREAS, the Debtor(s) have sufficient (d)(5) exemptions to exempt the full amount of the Insurance Proceeds;

AND now, the Trustee, Debtor(s), and Creditor (by their attorneys) agree, as indicated by their consents to this Order, as follows:

- (1) The secured claim of FIRST COMMONWEALTH BANK (Cl #6) is deemed paid in full and Trustee shall close off the payment record on her system;
- (2) Debtor(s) shall be deemed to have claimed a (d)(5) exemption in the Insurance Proceeds, which amount shall reduce the remaining available (d)(5) exemption(s), and the Insurance Proceeds shall be applied to the Debtor(s) Plan as a plan payment without adjustment to the plan base.

So Ordered, this 28th day of September, 2023.

  
jsf  
U.S. Bankruptcy Judge  
Jeffery A. Deller

Consented to:

/s/ Owen W. Katz

Owen W. Katz

US Steel Tower, Suite 3250

600 Grant Street

Pittsburgh, PA 15219

(412) 471-5566

[okatz@chapter13trusteewdpa.com](mailto:okatz@chapter13trusteewdpa.com)

**Attorney for Chapter 13 Trustee**

/s/ Lawrence W Willis

Lawrence W Willis, Esquire

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**Attorney for Debtor(s)**

/s/ Preston D. Jaquish

Preston D. Jaquish, Esquire

Four Gateway Center

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Telephone (412) 281-4333

[pjaquish@lenderlaw.com](mailto:pjaquish@lenderlaw.com)

**Attorneys for First Commonwealth Bank**

In re:  
David D Douglas  
Autumn N Douglas  
Debtors

Case No. 20-70304-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Sep 28, 2023

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ David D Douglas, Autumn N Douglas, 266 France St, Sproul, PA 16682-8106
cr	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
sp	+ James A. Garver, Edgar Snyder & Associates, U.S. Steel Tower, 10th Floor, 600 Grant Street, Pittsburgh, PA 15219-2702

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ECMCBKNotices@ecmc.org	Sep 29 2023 01:13:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408

TOTAL: 1

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Carrington Mortgage Services, LLC as Subservicer i

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor JP MORGAN CHASE BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com

District/off: 0315-7

User: auto

Page 2 of 2

Date Rcvd: Sep 28, 2023

Form ID: pdf900

Total Noticed: 4

Gary W. Darr

on behalf of Creditor First Commonwealth Bank gdarr@lenderlaw.com

Lawrence W. Willis

on behalf of Debtor David D Douglas ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Lawrence W. Willis

on behalf of Joint Debtor Autumn N Douglas ecf@westernpabankruptcy.com  
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Preston D. Jaquish

on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 7